

Information to identify the case:

Debtor 1	<u>Robert R. Leap</u>	Social Security number or ITIN	xxx-xx-2380
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-70383-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert R. Leap

12/12/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert R. Leap
Debtor

Case No. 18-70383-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Dec 12, 2023

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	+ Robert R. Leap, 298 Farmers Turnpike, Lilly, PA 15938-5410
cr	+ Land Home Financial Services, as servicer for Lae, Land Home Financial Services, Inc., 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
cr	+ MCLP Asset Company, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ MCLP Asset Company, Inc., Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
cr	+ MCLP Asset Company, Inc. as serviced by NewRez LLC, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
15255512	+ Bonifera LLC, SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305
14851180	+ ENT Associates of Johnstown, 348 Budfield Street, Johnstown, PA 15904-3214
14851183	+ K.B. Auto Specialists, 4483 Portage Street, Box 160, Portage, PA 15946-0160
14892144	+ Kick Bro's Inc. KB Auto Specialists, C/O KB Auto Specialists, Bx 160, 4483 Portage St., Portage, PA 15946-0160
15453158	+ Land Home Financial Services, 3611 S Harbor Blvd Ste 100, Santa Ana, CA 92704-7915

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:15:50	CACH LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:16:19	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: bncmail@w-legal.com	Dec 13 2023 00:10:00	Laelia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave Suite 400, Seattle, WA 98121-3132
14851179	+ EDI: LCIBAYLN	Dec 13 2023 04:56:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14886708	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:15:50	CACH, LLC its successors and assigns as assignee, of CitiFinancial, Inc., Resurgent Capital

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Dec 12, 2023

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			Services, PO Box 10587, Greenville, SC 29603-0587
14875458	+ Email/Text: bankruptcy@cavps.com	Dec 13 2023 00:10:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14851181	Email/Text: bankruptcydepartment@tsico.com	Dec 13 2023 00:10:00	EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
14851182	EDI: IRS.COM	Dec 13 2023 04:56:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14883248	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:15:47	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14890993	+ Email/Text: bkteam@selenefinance.com	Dec 13 2023 00:09:00	Laelia, LLC, c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
15620241	+ Email/Text: mtgbk@shellpointmtg.com	Dec 13 2023 00:09:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14851184	^ MEBN	Dec 12 2023 23:58:57	Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850
14851185	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2023 00:16:27	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14851186	^ MEBN	Dec 12 2023 23:58:58	Stern and Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14851187	^ MEBN	Dec 13 2023 00:00:17	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Selene Finance
cr		Selene Finance LP as servicer for Laelia, LLC
cr		Toyota Lease Trust
14862288	*	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: auto

Page 3 of 3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Selene Finance LP as servicer for Laelia LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor MCLP Asset Company Inc. as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Joshua I. Goldman	on behalf of Creditor MCLP Asset Company Inc. josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Lisa Cancanon	on behalf of Creditor Selene Finance lisac@w-legal.com Llombardi06@law.du.edu
Lisa Cancanon	on behalf of Creditor Selene Finance LP as servicer for Laelia LLC lisac@w-legal.com, Llombardi06@law.du.edu
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Robert R. Leap ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9